

BEACH BUSINESS BANK

	CPP Disbursement Date 01/30/2009	Cert 57678	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$308	\$305	-0.9%		
Loans	\$256	\$261	1.9%		
Construction & development	\$4	\$6	47.5%		
Closed-end 1-4 family residential	\$21	\$23	10.0%		
Home equity	\$7	\$8	14.0%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	2.6%		
Commercial & Industrial	\$100	\$97	-3.1%		
Commercial real estate	\$109	\$107	-2.0%		
Unused commitments	\$49	\$44	-9.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$5	\$6	15.6%		
Cash & balances due	\$20	\$40	103.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$272	\$270	-0.6%		
Deposits	\$264	\$251	-4.9%		
Total other borrowings	\$4	\$14	259.6%		
FHLB advances	\$0	\$14			
Equity					
Equity capital at quarter end	\$36	\$35	-3.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	-\$3	NA		
Performance Ratios					
Tier 1 leverage ratio	11.8%	11.6%	--		
Tier 1 risk based capital ratio	13.7%	14.5%	--		
Total risk based capital ratio	15.0%	15.8%	--		
Return on equity ¹	6.2%	6.3%	--		
Return on assets ¹	0.7%	0.7%	--		
Net interest margin ¹	4.1%	4.5%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	87.5%	75.3%	--		
Loss provision to net charge-offs (qtr)	80.5%	87.4%	--		
Net charge-offs to average loans and leases ¹	2.0%	0.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	30.3%	20.1%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.2%	0.4%	0.1%	0.1%	--
Commercial real estate	5.0%	5.9%	1.1%	0.0%	--
Total loans	2.7%	3.0%	0.5%	0.1%	--